

ABSTRACT OF THE INVENTION

A system and method for integrating the Internet front end sign
on processes of the various systems of a financial institution which allows a
5 customer to view and access its various financial accounts with the institution.
During the initial sign up for the online access to its accounts, a customer
creates it's User ID and password online during the same session. Once the
customer has signed on (password) and verified ownership of at least one
account, the system displays all of the customer's accounts that are available
10 for access via the Internet website. The online ownership verification uses
only a single account of the customer and the ownership verification criteria
associated with the account. The account used for verifying a customer is first
determined based on the accounts selected by the customer for accessing
online. From the selected accounts, the system of the present invention
15 creates a verification hierarchy with respect to the accounts. When
determining the verification to use for the single ownership verification, the
present invention selects the account from the hierarchy with the most
stringent requirements.